

United States Bankruptcy Court  
Eastern District of New York

In re:  
Kathleen D'Avonzo  
Debtor

Case No. 19-41107-cec  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0207-1

User: admin  
Form ID: 318DF7

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Total Noticed: 38

Date Rcvd: Jun 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2019.

db Kathleen D'Avonzo, 337 Pompey Ave, Staten Island, NY 10312-3450  
smg +NYC Department of Finance, 345 Adams Street, Office of Legal Affairs,  
Brooklyn, NY 11201-3739  
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256,  
Albany, NY 12240-0001  
9482896 First National Bank, ATtn: Tina, 1620 Dodge St # MSC 4440, Omaha, NE 68197-0003  
9482899 +Fnb Omaha, PO Box 3412, Omaha, NE 68103-0412  
9482901 Gulf Oil, 80 William St Ste 400, Wellesley Hills, MA 02481-3705  
9482902 Gulf Oil, PO Box 15410, Amarillo, TX 79105-5410  
9482905 Mercury Card/Fb&T/Tsys, PO Box 84064, Columbus, GA 31908-4064  
9482906 Mercury/Fbt, Attn: Bankruptcy, PO Box 84064, Columbus, GA 31908-4064  
9482909 Pay Pal Credit, PO Box 5018, Timonium, MD 21094-5018  
9482918 Thom/milestone, PO Box 4499, Beaverton, OR 97076-4499  
9482920 Wells Fargo Bank d/b/a America's Serv.Co, 3476 Stateview Blvd, Fort Mill, SC 29715-7203  
9518811 #+Wells Fargo Bank, N.A. as servicing agent for HSB, c/o Woods Oviatt Gilman, LLP,  
700 Crossroads Building, 2 State Street, Rochester, NY 14614-1313

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Jun 05 2019 18:56:40  
NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300,  
Albany, NY 12205-0300  
smg +E-mail/Text: ustpregion02.br.ecf@usdoj.gov Jun 05 2019 18:55:34  
Office of the United States Trustee, Eastern District of NY (Brooklyn Office),  
U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449  
9482890 EDI: CAPITALONE.COM Jun 05 2019 22:43:00 Capital One Bank USA N, 15000 Capital One Dr,  
Richmond, VA 23238-1119  
9482889 EDI: CAPITALONE.COM Jun 05 2019 22:43:00 Capital One, Attn: Bankruptcy, PO Box 30285,  
Salt Lake City, UT 84130-0285  
9482891 EDI: WFNBNB.COM Jun 05 2019 22:43:00 Comenity Bank/Overstock, Attn: Bankruptcy Dept,  
PO Box 182125, Columbus, OH 43218-2125  
9482892 EDI: WFNBNB.COM Jun 05 2019 22:43:00 Comenitycb/overstock, PO Box 182120,  
Columbus, OH 43218-2120  
9482893 EDI: RCSFNBMARIN.COM Jun 05 2019 22:43:00 Credit One Bank, ATTN: Bankruptcy,  
PO Box 98873, Las Vegas, NV 89193-8873  
9482894 EDI: RCSFNBMARIN.COM Jun 05 2019 22:43:00 Credit One Bank NA, PO Box 98872,  
Las Vegas, NV 89193-8872  
9482895 EDI: BLUESTEM Jun 05 2019 22:43:00 Fingerhut, Attn: Bankruptcy, PO Box 1250,  
Saint Cloud, MN 56395-1250  
9482898 EDI: AMINFOFP.COM Jun 05 2019 22:43:00 First Premier Bank, 3820 N Louise Ave,  
Sioux Falls, SD 57107-0145  
9482897 EDI: AMINFOFP.COM Jun 05 2019 22:43:00 First Premier Bank, Attn: Bankruptcy,  
PO Box 5524, Sioux Falls, SD 57117-5524  
9482900 EDI: PHINGENESIS Jun 05 2019 22:43:00 Genesis Bankcard Services, PO Box 4477,  
Beaverton, OR 97076-4401  
9482903 E-mail/Text: bklcard@lendup.com Jun 05 2019 18:56:09 Lendup Card Services I,  
225 Bush St Ste 1100, San Francisco, CA 94104-4250  
9482904 E-mail/Text: bklcard@lendup.com Jun 05 2019 18:56:09 Lendup Card Services I,  
Attn: Bankruptcy, LendUp, 237 Kearny St # 197, San Francisco, CA 94108-4502  
9482908 E-mail/Text: bankruptcynotice@nymcu.org Jun 05 2019 18:55:56 Municipal Credit Union,  
185 Montague St, Brooklyn, NY 11201-3600  
9482907 E-mail/Text: bankruptcynotice@nymcu.org Jun 05 2019 18:55:56 Municipal Credit Union,  
PO Box 3205, New York, NY 10007  
9482911 EDI: RMSC.COM Jun 05 2019 22:43:00 Synccb/Care Credit, C/o, PO Box 965036,  
Orlando, FL 32896-5036  
9482910 EDI: RMSC.COM Jun 05 2019 22:43:00 Synccb/amazon, PO Box 965015, Orlando, FL 32896-5015  
9482912 EDI: RMSC.COM Jun 05 2019 22:43:00 Synccb/paypal Extras Mc, PO Box 965005,  
Orlando, FL 32896-5005  
9482913 EDI: RMSC.COM Jun 05 2019 22:43:00 Synccb/tjx Cos, PO Box 965015,  
Orlando, FL 32896-5015  
9482914 EDI: RMSC.COM Jun 05 2019 22:43:00 Synchrony Bank/Amazon, Attn: Bankruptcy Dept,  
PO Box 965060, Orlando, FL 32896-5060  
9482915 EDI: RMSC.COM Jun 05 2019 22:43:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept,  
PO Box 965061, Orlando, FL 32896-5061  
9482916 EDI: RMSC.COM Jun 05 2019 22:43:00 Synchrony Bank/Gap, Attn: Bankruptcy Dept,  
PO Box 965060, Orlando, FL 32896-5060  
9482917 EDI: RMSC.COM Jun 05 2019 22:43:00 Synchrony Bank/Tjx, Attn: Bankruptcy Dept,  
PO Box 965060, Orlando, FL 32896-5060  
9482919 EDI: BLUESTEM Jun 05 2019 22:43:00 Webbank/fingerhut, 6250 Ridgewood Rd,  
Saint Cloud, MN 56303-0820

TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 07, 2019

Signature: /s/Joseph Speetjens


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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2019 at the address(es) listed below:

Alan Nisselson anisselson@windelsmarx.com,  
theston@windelsmarx.com/mcorwin@windelsmarx.com;nl59@ecfcbis.com  
Aleksandra Krasimirova Fugate on behalf of Creditor Wells Fargo Bank, N.A. as servicing agent  
for HSBC Bank USA, National Association as Trustee for Nomura Asset Acceptance Corporation,  
Mortgage Pass-Through Certificates, Series 2006-AF1 afugate@woodsoviatt.com,  
bkinbox@woodsoviatt.com  
Kevin Zazzera on behalf of Debtor Kathleen D'Avonzo kzazz007@yahoo.com  
Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**Debtor 1 **Kathleen D'Avonzo**Social Security number or ITIN **xxx-xx-6948**

First Name Middle Name Last Name

EIN --\_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --\_-----

United States Bankruptcy Court **Eastern District of New York**Case number: **1-19-41107-cec****Order of Discharge and Final Decree**

Revised: 12/15

**IT IS ORDERED:**

A discharge under 11 U.S.C. § 727 is granted to:

Kathleen D'Avonzo

**IT IS FURTHER ORDERED:**

- Alan Nisselson (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

**BY THE COURT**

Dated: June 5, 2019

s/ Carla E. Craig  
 United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**